

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

IN RE APPLICANT : Dean S. Keil
INVENTION : **SYSTEM AND METHOD FOR DEBIT
TRANSACTIONS**
SERIAL NUMBER : 09/839,471
FILING DATE : April 19, 2001
EXAMINER : Michael A. Cuff
GROUP ART UNIT : 3627
OUR FILE NO. : 2240.006

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE TO OFFICE ACTION OF SEPTEMBER 25, 2006

Sir:

In response to the Office Action dated September 25, 2006 having a shortened statutory period for response set to expire December 25, 2006, kindly amend the above-entitled application as follows, no new matter is added:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 7 of this paper.